

## UNITED STATES BANKRUPTCY COURT

District of New Jersey (Camden)

In re:

Debtor(s)

Dennis V Popeson and Joanne A Popeson

Case No.: 11-28878

Chapter: 13

Loan Number (Last 4): 9745

**NOTICE OF PAYMENT CHANGE**

JPMorgan Chase Bank, N.A., its successor or assign, hereby gives its Notice of Payment Change as follows:

|                                  |                          |
|----------------------------------|--------------------------|
| Change Reason:                   | <u>HELOC</u>             |
| Effective Date (first payment):  | <u>November 18, 2011</u> |
| New Interest Rate (if changed):  | <u>3.15%</u>             |
| Principal and Interest:          | <u>\$500.65</u>          |
| Escrow/Optional Insurance/Other: | <u>\$0.00</u>            |
| Total New Monthly Payment:       | <u>\$500.65</u>          |

This is a Home Equity loan. The payment changes are calculated on a daily simple interest rate basis as a percentage of the outstanding principle balance times the number of days in the cycle. In an attempt to comply with the Local Rule, this notice, which contains the pertinent payment change information, is being submitted. Creditor will provide any additional information to the court, and to any party to this proceeding, upon request.

JPMorgan Chase Bank, N.A.

Chase Records Center Attn: Correspondence Mail Mail Code LA4-5555 700 Kansas Lane

Monroe, LA 71203

866-520-6447

Date: November 08, 2011

By: /s/ Lori Harp (replacing Matthew C. West)

Bankruptcy

- E579101

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## CERTIFICATE OF SERVICE

I hereby certify that on November 08, 2011, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor:

Dennis V Popeson  
Joanne A Popeson  
217 West Forest Drive  
Linwood, NJ 08221

Debtor's Attorney:

Rebecca C. Lafferty  
Youngblood, Lafferty & Sampoli, PA  
1201 New Road  
Suite 230  
Linwood, NJ 08221

Trustee:

Isabel C. Balboa  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
535 Route 38 - Suite 580  
Cherry Hill, NJ 08002

/s/ Bill Taylor

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As Authorized Filing Agent for Filer

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